

Information to identify the case:					
Debtor 1	<u>Loren R. Black III</u>			Social Security number or ITIN	xxx-xx-1069
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 15-22081-TPA					

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Loren R. Black III

10/7/20

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Loren R. Black, III
Debtor(s)

Case No. 15-22081-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 07, 2020

User: bsil
Form ID: 3180W

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2020:

Recip ID	Recipient Name and Address
db	+ Loren R. Black, III, 29 Schell Avenue, Monessen, PA 15062-2131
cr	JPMorgan Chase Bank, National Association, Chase Records Center, Correspond Mail, Mail Code LA4-5555 700 Kansas Lane, Monroe, LA 71203
14120392	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14058889	+ Kara Black, 29 Schell Avenue, Monessen, PA 15062-2131
14966685	+ MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14088248	+ Midland Credit Management, Inc. as agent for MIDL, PO Box 2011, Warren, MI 48090-2011
14066116	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court., First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha, NE 68197
14058897	+ Subaru Motors Finance/Chase Auto Finance, PO Box 901037, Fort Worth, TX 76101-2037

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 08 2020 01:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 08 2020 01:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Oct 08 2020 04:48:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14067346	EDI: GMACFS.COM	Oct 08 2020 04:48:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
14058880	EDI: GMACFS.COM	Oct 08 2020 04:48:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
14058882	EDI: BANKAMER.COM	Oct 08 2020 04:48:00	Bank of America, PO Box 982235, El Paso, TX 79998
14058881	EDI: BANKAMER.COM	Oct 08 2020 04:48:00	Bank of America, PO Box 15019, Wilmington, DE 19886
14093413	EDI: BL-BECKET.COM	Oct 08 2020 04:48:00	CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
14058883	EDI: CAPITALONE.COM	Oct 08 2020 04:48:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14058884	+ EDI: CAPITALONE.COM	Oct 08 2020 04:48:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
14086404	EDI: CAPITALONE.COM	Oct 08 2020 04:48:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14058888	EDI: WFNNB.COM		

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		Oct 08 2020 04:48:00	Comenity - Value City Furniture, PO Box 659704, San Antonio, TX 78265-9704
14058886	EDI: JPMORGANCHASE		
		Oct 08 2020 04:48:00	Chase, Cardmember Services, PO Box 15153, Wilmington, DE 19886-5153
14058885	EDI: JPMORGANCHASE		
		Oct 08 2020 04:48:00	Chase, PO Box 78420, Phoenix, AZ 85062
14058887	EDI: JPMORGANCHASE		
		Oct 08 2020 04:48:00	Chase Mortgage, PO Box 24696, Columbus, OH 43224
14108362	EDI: JPMORGANCHASE		
		Oct 08 2020 04:48:00	JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219
14092412	EDI: CAUT.COM		
		Oct 08 2020 04:48:00	JPMorgan Chase Bank N.A., National Bankruptcy Department, P.O.Box 29505 AZ1-1191, Phoenix , AZ 85038-9505
14058890	+ EDI: WFNNB.COM		
		Oct 08 2020 04:48:00	Kay Jewelers, PO Box 1799, Akron, OH 44309-1799
14058891	+ Email/Text: BKRMailOPS@weltman.com		
		Oct 08 2020 01:48:00	Kay Jewelers, 375 Ghent Road, Fairlawn, OH 44333-4600
14058892	+ Email/Text: PBNCNotifications@peritussservices.com		
		Oct 08 2020 01:47:00	Kohl's Department Stores, Inc., PO Box 3043, Milwaukee, WI 53201-3043
14058893	+ Email/Text: PBNCNotifications@peritussservices.com		
		Oct 08 2020 01:47:00	Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
14058894	+ EDI: RMSC.COM		
		Oct 08 2020 04:48:00	Lowe's/Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
14658066	EDI: PRA.COM		
		Oct 08 2020 04:48:00	Portfolio Recovery Associates, LLC, PO BOX 41067, Norfolk, VA 23541
14112642	EDI: PRA.COM		
		Oct 08 2020 04:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14091651	EDI: Q3G.COM		
		Oct 08 2020 04:48:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14058895	+ EDI: RMSC.COM		
		Oct 08 2020 04:48:00	R Us Credit Card/SYNCB, PO Box 530938, Atlanta, GA 30353-0938
14058898	EDI: RMSC.COM		
		Oct 08 2020 04:48:00	SYNCB/Amazon PLCC, PO Box 965015, Orlando, FL 32896-5015
14058899	+ EDI: RMSC.COM		
		Oct 08 2020 04:48:00	SYNCB/JCPenny, PO Box 965090, Orlando, FL 32896-0001
14058896	+ EDI: CITICORP.COM		
		Oct 08 2020 04:48:00	Sears/CBNA, POB 6282, Sioux Falls, SD 57117-6282
14089851	+ Email/Text: ecf@buckleyking.com		
		Oct 08 2020 01:48:00	Sterling Jewelers, Inc. dba Kay Jewelers, c/o Buckley King LPA, 600 Superior Avenue East, Suite 1400, Cleveland, Ohio 44114-2693
14058900	+ EDI: RMSC.COM		
		Oct 08 2020 04:48:00	Synchrony Bank/HH Gregg, PO Box 960061, Orlando, FL 32896-0061
14058901	+ EDI: RMSC.COM		
		Oct 08 2020 04:48:00	Synchrony Bank/Walmart, PO Box 965060, Orlando, FL 32896-5060
14078015	EDI: WFFC.COM		
		Oct 08 2020 04:48:00	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
14058903	+ EDI: WFFC.COM		
		Oct 08 2020 04:48:00	Wells Fargo Financial National Bank, CSCL Dispute Team, MAC N8235-04M, PO Box 14517, Des Moines, IA 50306-3517
14058902	+ EDI: WFFC.COM		
		Oct 08 2020 04:48:00	Wells Fargo Financial National Bank, PO Box 660431, Dallas, TX 75266-0431

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2020 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor JPMorgan Chase Bank National Association andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor JPMorgan Chase Bank National Association bnicholas@kmlawgroup.com
Brian C. Thompson	on behalf of Debtor Loren R. Black III bthompson@ThompsonAttorney.com, blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@thompsonattorney.com;jcastello@thompsonattorney.com;kbelko@thompsonattorney.com
Leon P. Haller	on behalf of Creditor MidFirst Bank lhaller@pkh.com dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6